

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number 04-41910-DOT  
Chapter 13**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Larry Milton Williams  
2207 2nd Avenue  
Richmond, VA 23222

Janice Belinda Williams  
2207 2nd Avenue  
Richmond, VA 23222

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):  
Debtor: xxx-xx-1550 Joint Debtor: xxx-xx-4235

Employer Tax-Identification (EIN) No(s).(if any):  
Debtor: NA Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtors are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: October 27, 2008

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0422-7  
Case: 04-41910User: luedecket  
Form ID: B18WPage 1 of 1  
Total Served: 32

Date Rcvd: Oct 27, 2008

The following entities were served by first class mail on Oct 29, 2008.

db +Larry Milton Williams, 2207 2nd Avenue, Richmond, VA 23222-4608  
 jdb +Janice Belinda Williams, 2207 2nd Avenue, Richmond, VA 23222-4608  
 7570134 +Advance Financial Services, 5501 Patterson Ave., Suite 203, Richmond, VA 23226-2025  
 6584546 +Advance Financial Services, LLC, 311 W. Franklin Street, Suite 108, Richmond, VA 23220-4963  
 6584547 +Allied Interstate, 3200 Northline, Suite 160, Greensboro, NC 27408-7613  
 6622135 +Beneficial Discount Co. of Virginia, 961 Weigel Dr., Elmhurst, IL 60126-1058  
 6584550 +City of Richmond - Tax, 900 E. Broad St., Ste 100, Richmond, VA 23219-6115  
 7081638 +City of Richmond, VA, 900 East Broad Street, attn: D. Padgett Room 102, City Hall,  
Richmond, VA 23219-6115  
 6584551 Corporate Collection, PO Box 22630, Cleveland, OH 44122-0630  
 6584552 +Credit Management, 4200 International Pkwy, Carrollton, TX 75007-1912  
 6584553 +Drs. Baum & Moore, DDS Inc, 25 S. Nansemond Street, Richmond, VA 23221-2746  
 6584554 +Earthlink Inc., PO Box 530580, Atlanta, GA 30353-0580  
 6584555 +Feidler & Long, PLLC, 1216 Prince Street, Alexandria, VA 22314-2936  
 6670955 +Household, P.O. Box 2370, Chesapeake, VA 23327-2370  
 6798603 Household Finance Corporation/Beneficial, by eCAST Settlement Corporation, P.O. Box 35480,  
Newark, NJ 07193-5480  
 6688523 Jefferson Capital Systems, LLC, POB 23051, Columbus, GA 31902-3051  
 6584558 +Lane Bryant, Po Box 182121, Columbus, OH 43218-2121  
 6584562 +U.S. Trustee Office, 600 E. Main St., Suite 120, Richmond, VA 23219-2430  
 6624788 +World Financial Network National Bank, Lane Bryant Mail Order, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
 6624787 +World Financial Network National Bank, Lerner Mail Order, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339

The following entities were served by electronic transmission on Oct 28, 2008.

6592707 +EDI: HFC.COM Oct 28 2008 08:44:00 Beneficial Mortgage Co. of Virginia, 961 Weigel Dr.,  
Elmhurst, IL 60126-1058  
 6584548 +EDI: HFC.COM Oct 28 2008 08:44:00 Beneficial/household Finance, 2700 Sanders Rd,  
Prospect Heights, IL 60070-2701  
 6836061 +EDI: CAPITALONE.COM Oct 28 2008 08:34:00 CAPITAL ONE, PO BOX 85167,  
RICHMOND VA 23285-5167  
 6584549 +EDI: CAPITALONE.COM Oct 28 2008 08:34:00 Capital 1 Bk, 11013 W Broad St,  
Glen Allen, VA 23060-5937  
 6584556 +EDI: HFC.COM Oct 28 2008 08:44:00 Hfc - Usa, P.o. Box 1547, Chesapeake, VA 23327-1547  
 6670956 +EDI: HFC.COM Oct 28 2008 08:44:00 Household, P.O. Box 4153, Carol Stream, IL 60197-4153  
 6584557 EDI: HFC.COM Oct 28 2008 08:44:00 Household, PO Box 17574, Baltimore, MD 21297-1574  
 6584559 +EDI: WTRWFNNB.COM Oct 28 2008 10:09:00 Lerner, PO Box 659728, San Antonio, TX 78265-9728  
 6584560 +EDI: RMSC.COM Oct 28 2008 08:48:00 Lowes/mbga, Po Box 103065, Roswell, GA 30076-9065  
 6584561 +EDI: MID8.COM Oct 28 2008 09:24:00 Midland Credit Mgmt, 8875 Aero Dr,  
San Diego, CA 92123-2251  
 7713303 EDI: ECAST.COM Oct 28 2008 08:13:00 eCAST Settlement Corporation, POB 35480,  
Newark NJ 07193-5480  
 6743345 EDI: ECAST.COM Oct 28 2008 08:13:00 eCAST Settlement Corporation, assignee of,  
General Electric Private, Label/LOWES/RETAIL, P.O. Box 35480, Newark, NJ 07193-5480  
TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Advance Financial Services, LLC  
 cr Beneficial Mortgage Co. of Virginia  
 cr\* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

TOTALS: 2, \* 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2008

Signature:

